2/17/05 9:16:58 BK 2,161 PG 123 DESOTO COUNTY, MS W.E. DAUIS, CH CLERK

Recording Requested By: HSBC MORTGAGE CORPORATION (USA)

When Recorded Return To:

LINCOLN HODGES, ATTY 2294 GERMANTOWN RD SOUTH GERMANTOWN, TN 38138

return to: LINCOLN HOUGES ATTORNEY AT LAW 2294 Germantown Rd. S. Germaniown, TN 38138 (901) 754-6440

DEED OF RELEASE

HSBC MORTGAGE CORPORATION (USA) #:1197506 "RYAN" Lender ID:182/004/0001366830 Escrow/Title: ATTN: SCOTT LEMMONS De Soto, Mississippi

KNOW ALL MEN BY THESE PRESENTS that HSBC BANK USA, NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO HSBC BANK USA, F/K/A MARINE MIDLAND BANK, SUCCESSOR BY MERGER TO FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF ROCHESTER holder of a certain Deed of Trust, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby Cancel, Discharge and Reconvey said Deed of Trust, and the estate, title and interest now held by it under said Deed of Trust without warranty, to the person legally entitled thereto.

Original Trustor: WILLIAM T. RYAN, AN UNMARRIED PERSON Original Beneficiary: COMMUNITY MORTGAGE CORPORATION

Original Trustee: L. PATRICK SANDLIN

Date: Dated: 11/11/1994 Recorded on 12/08/1994 as in Book/Reel/Liber: 742 Page/Folio: 67

In the Records of the County Recorder of De Soto Mississippi

Property Address: 3030 SPRUCE COVE, HERNANDO, MS 38632

IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed the foregoing instrument.

HSBC BANK USA, NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO HSBC BANK USA, F/K/A MARINE MIDLAND BANK, SUCCESSOR BY MERGER TO FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF OAN ASSOCIATION OF THE PROPERTY OF THE PROPERT ROCHESTER

On December 22nd, 2004

STATE OF New York **COUNTY OF Erie**

On the 22nd day of December in the year 2004 before me, the undersigned, a Notary Public in and for said state, personally appeared LYNNE RUBERTO, Assistant Vice-President, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

WITNESS my hand and official seal,

THOMAS A BEYER Notary Expires 11/23/2006 #01BE5004786 OFFIGIAL SEAL
THOMAS A. BEYER
Notary Public, State of New York
Qualified in Erie County
My Commission Expires November 23, 2006

ASSOC

(This area for notarial seal)

Prepared By: LINDA LAMOREAUX, HSBC MORTGAGE CORPORATION (USA) 2929 WALDEN AVENUE, DEPEW, NY 14043

